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THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION

In the Matter of:                         )  
  ) File No. A-04060-A  
DRIVE PLANNING, LLC                         )

WITNESS: David Bradford  
PAGES: 1 Through 27  
PLACE: Securities and Exchange Commission  
Atlanta Regional Office  
950 East Paces Ferry Rd NE, Suite 900  
Atlanta, GA 30326  
DATE: Monday, June 17th, 2024

The above entitled matter came on for hearing,  
pursuant to notice, at 9:59 a.m.

Diversified Reporting Services, Inc.  
(202) 467-9200

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1 APPEARANCES:

2

3 On behalf of the Securities and Exchange Commission:

4 AUSTIN STEPHENSON, ESQ.

5 PAT HUDDLESTON, ESQ.

6 CODY TURLEY, ESQ.

7 PETER DISKIN, ESQ.

8 JUSTINE RAINFORD, INTERN

9 Securities and Exchange Commission

10 950 East Paces Ferry Rd NE, Suite 900

11 Atlanta, GA 30326

12 (404) 842-7600

13

14 On behalf of the Witness:

15 DANIEL P. GRIFFIN, ESQ.

16 Griffin Durham Tanner & Clarkson, LLC

17 75 14th Street, Suite 2130

18 Atlanta, GA 30309

19 (404) 891-9151

20 dgriffin@griffindurham.com

21

22

23

24

25

C O N T E N T S

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2			
3	WITNESS		EXAMINATION
4	David Bradford		5
5			
6	EXHIBITS:	DESCRIPTION	IDENTIFIED
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8	8	Email Chain	7
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1 P R O C E E D I N G S

2 MR. STEPHENSON: On the record at 9:59  
3 a.m. on Monday, June 17th, 2024.

4 Good morning, Mr. Bradford.

5 MR. BRADFORD: Good morning.

6 Forgive me. My voice isn't great  
7 right now. Allergies or something.

8 Whereupon,

9 DAVID BRADFORD

10 having been previously sworn, testifies as  
11 follows:

12 MR. STEPHENSON: Mr. Bradford, please  
13 state your full name and spell it for the  
14 record.

15 THE WITNESS: David John Bradford, Sr.  
16 David, D-a-v-i-d; John, J-o-h-n; Bradford,  
17 B-r-a-d-f-o-r-d.

18 MR. STEPHENSON: I'm Austin  
19 Stephenson. I'm joined here by Peter Diskin,  
20 Pat Huddleston, and Cody Turley. We're all  
21 officers of the Commission for purposes of this  
22 proceeding. We're also joined by Justine  
23 Rainford, who's an intern for the Commission.

24 This is an investigation by the United  
25 States Securities and Exchange Commission in the

1 matter of Drive Planning, LLC, to determine  
2 whether there have been violations of certain  
3 provisions of federal securities laws.

4 However, the facts developed in  
5 this investigation many constitute violations  
6 of other federal or state, civil, or criminal  
7 laws.

8 Now, prior to the opening of the  
9 record, you were provided with a copy of the  
10 Formal Order of Investigation in this matter.  
11 It will be available for your examination during  
12 the course of this proceeding.

13 Mr. Bradford, have you had an  
14 opportunity to review the formal order?

15 THE WITNESS: Yes, I have.

16 MR. STEPHENSON: I have a document I'm  
17 going to share rather quickly.

18 (SEC Exhibit No. 7 was marked  
19 for identification.)

20 EXAMINATION

21 BY MR. STEPHENSON:

22 Q Mr. Bradford, can you see a .pdf on  
23 your screen marked as Exhibit 7?

24 A Yes, I can.

25 Q Okay. Prior to the opening of the

1 record, you were provided a copy of the  
2 Commission's Supplemental Information Form, what  
3 we call Form 662. A copy of that exhibit has  
4 now been marked Exhibit 7.

5 Mr. Bradford, have you had the  
6 opportunity to review Exhibit No. 7?

7 A Yes.

8 Q Let me know if you want me to scroll.  
9 I can scroll. If you've already --

10 A I've seen it before. Not necessary.

11 Q Do you have any questions concerning  
12 this form?

13 A No, I do not.

14 Q Mr. Bradford, are you represented by  
15 counsel today?

16 A Yes.

17 MR. STEPHENSON: Would counsel please  
18 identify themselves for the record?

19 MR. GRIFFIN: Daniel P. Griffin and  
20 Patrick Schwedler.

21 MR. STEPHENSON: Mr. Griffin, are you  
22 representing Mr. Bradford as his counsel today?

23 MR. GRIFFIN: I am.

24 MR. STEPHENSON: Forgive me a moment  
25 while I pull up one more form.

1 (SEC Exhibit No. 8 was marked  
2 for identification.)

3 BY MR. STEPHENSON:

4 Q Mr. Bradford, do you see a document  
5 marked Exhibit 8 on your screen?

6 A I do.

7 Q Mr. Bradford, this is a copy of a  
8 subpoena that has been marked as Exhibit No. 8.  
9 Is this a copy of the subpoena you're appearing  
10 pursuant to today?

11 A Yes.

12 Q And that's your previous counsel  
13 listed. Your  
14 current counsel is here today, Mr. Daniel  
15 Griffin; correct?

16 A Correct.

17 Q Thank you.

18 Mr. Bradford, what's your date of  
19 birth?

20 A [REDACTED], 1972.

21 Q And what is your social security  
22 number, Mr. Bradford?

23 A [REDACTED].

24 Q What's your current residential  
25 address?

1           A     [REDACTED] --  
2     [REDACTED], Peachtree -- one word -- Corners,  
3     Georgia [REDACTED].

4           Q     Do you have any other residential  
5     addresses?

6           A     I have an address in St. Petersburg.  
7     I don't know if you want to call that  
8     residential. I'd be happy to give you the --

9           Q     Go ahead and give that address. We're  
10    not so certain that's a residence.

11          A     It's not going to --  
12                MR. GRIFFIN: We'll give an address.

13          THE WITNESS: [REDACTED],  
14     St. Petersburg, Florida. And forgive me. I  
15     don't remember the ZIP Code off the top of my  
16     head. I'm sorry. [REDACTED].

17                BY MR. STEPHENSON:

18          Q     Do you have any other  
19     residential addresses besides the one that you  
20     mentioned in Georgia and then this one we're not  
21     sure is residential in Florida?

22          A     No.

23          Q     How did you first become involved in  
24     the financial industry, Mr. Bradford?

25          A     I was a client with a Todd Burkhalter,



1 and then he --

2 MR. GRIFFIN: That's enough.

3 Once we start talking about Driving  
4 Planning and Todd Burkhalter, we're going to be  
5 asserting privilege.

6 BY MR. STEPHENSON:

7 Q Mr. Bradford, can you clarify which  
8 privilege you're asserting as to that question?

9 A On the advice of my lawyer, I  
10 respectfully decline to answer on the basis of  
11 the Fifth Amendment, which according to United  
12 States Supreme Court, protects everyone, even  
13 innocent people, from the need to answer  
14 questions if the truth might be used to create  
15 the misleading impression that they are somehow  
16 involved in a crime that they did not commit.

17 Can I make a statement? I want to be  
18 crystal --

19 Q Before you do, I have  
20 something to read now that you've invoked your  
21 Fifth Amendment privilege before you do that.

22 A Yeah. That's --

23 Q So it's something I'm required to read  
24 to you here.

25 I'm not authorized to compel you to

1     give evidence or testimony as to which you  
2     assert your privilege against self-  
3     incrimination, and I have no intention of doing  
4     so. In addition, I do not have the authority to  
5     compel your testimony by granting you immunity  
6     from prosecution. Any questions that I ask  
7     hereafter will be with the understanding that if  
8     you wish to assert your privilege, you need  
9     merely to state that you're refusing to answer  
10    on the grounds that your answer might  
11    incriminate you.

12                 In other words, you are not compelled  
13    to answer any further questions if you believe a  
14    truthful answer to the question might show that  
15    you committed a crime and you wish to assert  
16    your privilege against self-incrimination.  
17    Accordingly, if you answer any questions, you  
18    will be doing so voluntarily.

19                 Do you understand this?

20             A     Yes, I do.

21             Q     Okay. And you should be aware, if you  
22    refuse to answer the question based on your  
23    Fifth Amendment  
24    privilege, a judge or jury may take an adverse  
25    inference against you in a civil action that the

1     SEC may determine to bring against you. That  
2     means the judge or jury would be permitted to  
3     infer that your answer to the question might  
4     incriminate you.

5                     Do you understand this?

6             A     I do.

7             Q     Okay. Having said that, was there  
8     anything you wanted to add?

9             A     No.

10                    MR. GRIFFIN: I think I will say on  
11     our behalf at this time, things might change in  
12     a couple of weeks where you will -- where we can  
13     talk to you and give a fulsome -- but at this  
14     time, he's going to assert his privilege --

15                    MR. STEPHENSON: Understood.

16                    MR. GRIFFIN: -- in response to those  
17     questions.

18                    MR. STEPHENSON: Understood. There's  
19     still a few questions I'd like to ask. If you  
20     agree, he can just answer by saying that he  
21     asserts his Fifth Amendment privilege.

22                    MR. GRIFFIN: Rather than read our  
23     statement? Yes; that's what we'll do.

24                    Just all you have to do is say "I take  
25     the

1 Fifth" in answer to a question we can't answer.

2 Okay. Yes. We understand.

3 MR. STEPHENSON: Thank you, Mr.  
4 Bradford.

5 BY MR. STEPHENSON:

6 Q Mr. Bradford, when did you become  
7 involved in Drive Planning?

8 A I take the Fifth.

9 Q Mr. Bradford, did you ever inform  
10 Drive Planning's clients that their funds may be  
11 used to pay off existing loans of other clients?

12 A I take the Fifth.

13 Q Did you inform Drive Planning's  
14 financial consultants that clients' funds may be  
15 used to pay off existing loans of other clients?

16 A I take the Fifth.

17 Q Did you inform Drive Planning's  
18 clients that their funds may be used to  
19 compensate executives personally?

20 A I take the Fifth.

21 Q Did you inform Drive Planning's agents  
22 that client funds may be used to compensate  
23 Drive executives personally?

24 A I take the Fifth.

25 Q Did you inform Drive Planning's

1 clients of all the risks relevant to lending  
2 money to Drive Planning?

3 A I take the Fifth.

4 Q Did you inform Drive Planning's agents  
5 of all the risks relevant to lending money to  
6 Drive Planning?

7 A I take the Fifth.

8 Q Did you provide Drive Planning's  
9 clients with a complete list of collateral  
10 underlying Drive Planning's loans?

11 A I take the Fifth.

12 Q Did you provide Driving Planning's  
13 agents with a complete list of collateral  
14 underlying Drive Planning's loans?

15 A I take the Fifth.

16 Q Is Drive Planning's collateral  
17 insufficient to cover its existing liabilities  
18 to its clients?

19 A I take the Fifth.

20 Q Did you, Mr. Bradford, ever use Drive  
21 Planning's client funds to pay off existing  
22 loans of other clients?

23 A I take the Fifth.

24 Q Did you ever use Drive Planning's  
25 client funds for your own personal use?

1           A     I take the Fifth.

2                     Can I have a moment, please?

3                     MR. STEPHENSON: Of course.

4                     MR. GRIFFIN: I'm stepping away, and  
5 I'm putting it on mute right now.

6                     (Whereupon, a discussion was held off  
7 the record.)

8                     MR. GRIFFIN: We're back, Austin.

9                     MR. STEPHENSON: Okay.

10                    Since we took a short break, I  
11 apologize for this, but I do want to read this  
12 Fifth Amendment script. I want to be really  
13 clear on our record that he's taking the Fifth  
14 and he understands that he's taking the Fifth  
15 and that we're all on the same page.

16                    MR. GRIFFIN: It's not necessary,  
17 Austin, but you may if you like.

18                    MR. STEPHENSON: Thank you.

19                    BY MR. STEPHENSON:

20            Q     **Mr. Bradford, I'm not authorized to**  
21 **compel you to give evidence or testimony as to**  
22 **which you assert your privilege. In addition, I**  
23 **do not have the authority to compel your**  
24 **testimony by granting you immunity from**  
25 **prosecution. Any questions that I ask hereafter**

1 will be with the understanding that if you wish  
2 to assert your privilege, you need merely to  
3 state that you're refusing to answer on the  
4 grounds that your answer might incriminate you.

5 In other words, you are not compelled  
6 to answer any further questions if you believe a  
7 truthful answer to the question might show that  
8 you committed a crime and you wish to assert  
9 your privilege against self-incrimination.

10 Accordingly, if you answer  
11 any questions, you will be doing so  
12 voluntarily.

13 Do you understand this?

14 A I do.

15 Q Okay. If you refuse to answer the  
16 question based on your Fifth Amendment  
17 privilege, a judge or jury may take an adverse  
18 inference against you in a civil action that the  
19 SEC may determine to bring against you. That  
20 means the judge or jury would be permitted to  
21 infer that your answer to the question might  
22 incriminate you.

23 Do you understand this?

24 A I understand.

25 Q Okay. Thank you.

1                   Mr. Bradford, did you promise  
2   unrealistic rates of return to Drive Planning  
3   clients?

4           A     I take the Fifth.

5           Q     Did you promise unrealistic rates of  
6   return to Drive Planning agents?

7           A     I take the Fifth.

8           Q     Did Drive Planning have income aside  
9   from loans sufficient to cover its interest  
10   payments to clients each quarter?

11          A     I take the Fifth.

12          Q     Mr. Bradford, did you promote Drive  
13   Planning's products to Drive Planning's clients?

14          A     I take the Fifth.

15          Q     Did you promote Drive Planning's  
16   products to Drive Planning's agents?

17          A     I take the Fifth.

18          Q     Did you make any misrepresentations to  
19   Drive Planning's clients?

20          A     I take the Fifth.

21          Q     Did you make any misrepresentations to  
22   Drive Planning's agents?

23          A     I take the Fifth.

24          Q     Mr. Bradford, did you know that Drive  
25   Planning was using new-investor money to pay



1     **back old investors?**

2             A     I take the Fifth.

3             Q     **Mr. Bradford, did you continue raising**  
4     **money for new investors after Burkhalter stated**  
5     **that they would use new money to pay back old**  
6     **investors?**

7             A     I take the Fifth.

8             Q     **Mr. Bradford, did you know that the**  
9     **cash that Drive Planning had was not sufficient**  
10    **to meet existing obligations to investors?**

11            A     I take the Fifth.

12                   MR. STEPHENSON: Pat, either I can  
13    take a break and chat, or if you have questions,  
14    that's fine.

15                   MR. HUDDLESTON: Yeah; I have just a  
16    few. Morning, Mr. Bradford.

17                   BY MR. HUDDLESTON:

18             Q     **If you'd be willing to identify for us**  
19    **any employees of Drive Planning?**

20             A     Would that be okay? Okay.

21                   I take the Fifth. We take the Fifth,  
22    sir.

23             Q     **Okay. Did Drive Planning use a**  
24    **payroll company to process payroll?**

25             A     I take the Fifth.

1           Q     Did Drive Planning send 1099s to  
2 investors?

3           A     I take the Fifth.

4           Q     If it did, could you tell me who  
5 prepared the tax returns for Drive Planning?

6           A     I take the Fifth.

7           Q     Can you identify Drive Planning's  
8 landlord at the office?

9           A     I take the Fifth.

10          Q     Have you ever been on Mr. Bradford's  
11 yacht?

12          A     Repeat the question, please.

13          Q     Have you ever been on Mr. --  
14 I'm sorry.

15                 I misstated that.

16                 Have you ever been on Burkhalter's  
17 yacht?

18          A     I was going to say, I don't have a  
19 yacht.

20                 I plead the Fifth.

21          Q     I think I'm going to ask a little bit  
22 about your background. Tell us where you  
23 graduated high school.

24          A     Certainly. I graduated from Hillcrest  
25 High School in Dalzel -- D-a-l-z-e-l -- in 1991.

1 It's no longer a high school, by the way. It's  
2 now a middle school.

3 Q Okay. What state is that in?

4 A South Carolina. Sorry.

5 Q Okay.

6 And did you have any other education  
7 past high school?

8 A Yeah. Majored in philosophy and  
9 graduated with a bachelor's from Wofford College  
10 in 1995.

11 Q Okay.

12 A And then graduated from Westminster  
13 Theological Seminary in 1999 with a Master of  
14 Divinity.

15 Q Did you start work after you graduated  
16 Wofford?

17 A Did I start work?

18 Q I'm wondering whether there was some  
19 employment between Wofford and Westminster.

20 A I was always working to provide for my  
21 family.

22 Q Okay.

23 What kind of work?

24 A Temp jobs, various things.

25 Q Okay.

1                   **After you graduated from Westminster,**  
2 **what was your first job?**

3           A       I was an intern at Independent  
4 Presbyterian Church in Savannah, Georgia.

5           Q       **How long did you do that job?**

6           A       One year.

7           Q       **What did you do after that?**

8           A       I was a pastor of Providence Church in  
9 Savannah, Georgia, for ten years.

10          Q       **While you were a working as pastor for**  
11 **Providence Church in Savannah, did you have any**  
12 **other employment?**

13          A       No.

14          Q       **And so that would have -- when were**  
15 **you last**  
16 **pastor at Providence? What year?**

17          A       I believe that would be 2010.

18          Q       **Okay.**

19                   **What did you do next?**

20          A       Trying to figure out what was next. I  
21 had a bad divorce, and I had kids to provide  
22 for. Moved back to South Carolina. What did I  
23 do next?

24                   I moved to Sumter, South Carolina, and  
25 worked at Simpson Hardware and Sporting Goods.

1 I was the chief buyer. I ran the shoe  
2 department.

3 Q How long did you do that work?

4 A Two years, I believe.

5 Q Okay.

6 What was your next job?

7 A I was working for -- new to Atlanta.  
8 I got married, moved to Atlanta in that order.

9 Q Okay.

10 A Worked for Abadaba Shoes -- it's an  
11 independent shoe company for -- I don't know --  
12 about six months. And then that wasn't paying  
13 the bills so.

14 MR. GRIFFIN: He's asking where you  
15 worked.

16 THE WITNESS: Sorry.

17 I worked for Gwinnett Place Nissan a  
18 year in Duluth, Georgia.

19 BY MR. HUDDLESTON:

20 Q Mm-hm.

21 A And then Proxel Media for almost two  
22 years. That would be it, Pat.

23 Q Did you say Prointel Media? Did I  
24 hear that correctly?

25 A It's Pro -- I'm sorry. Let me spell

1     it out. Since I've seen the spelling.

2             P-r-o-e-x-c-e-l.   Proexel.

3             **Q     Thank you.**

4             A     It's e-x-e-l.   Forgive me.

5             **Q     What kind of job was that?**

6             A     Outside sales.

7             We provided a technology service  
8     probably to car dealerships, helping them find  
9     service and salespeople.

10            **Q     Any other employment between Proexel**  
11 **and Drive Planning?**

12            A     No.

13            **Q     Did Drive Planning have any accounting**  
14 **software?**

15            A     I take the Fifth.

16            **Q     While you were at Drive Planning, did**  
17 **you have an administrative assistant?**

18            A     I take the Fifth.

19            **Q     Did Mr. Burkhalter have an**  
20 **administrative assistant?**

21            A     I take the Fifth.

22            **Q     How did you keep your calendar at**  
23 **Drive Planning?**

24            A     I take the Fifth.

25            **Q     Who made your travel arrangements**

1 while you were working at Drive Planning?

2 A I take the Fifth.

3 Q At Drive Planning did you have access  
4 to a company credit card?

5 A I take the Fifth.

6 Q Can you identify for me all the  
7 accounting/bookkeeping personnel at Drive  
8 Planning?

9 A I take the Fifth.

10 Q Where was Mr. Burkhalter living last  
11 year?

12 A I take the Fifth.

13 Q Could you tell us what type of car he  
14 was driving last time you saw it?

15 A I take the Fifth.

16 Q Can you identify for us any sales  
17 agents for Drive Planning before you stepped  
18 away from Drive but before you became aware of  
19 the OCC investigation?

20 A I take the Fifth.

21 Q Did you have a website administrator?

22 A I take the Fifth.

23 Q Who all was responsible for the  
24 content on the website?

25 A I take the Fifth.

1           Q     Did you have authority to add or  
2     change things to the Drive Planning website?

3           A     I take the Fifth.

4           Q     Can you describe for us the process  
5     for onboarding your new sales representatives?

6           A     I take the Fifth.

7           Q     Did Drive Planning use any  
8     sales/marketing platform?

9           A     I take the Fifth.

10          Q     Did --

11               MR. GRIFFIN:  What platform?  Like,  
12     what would that be?

13               BY MR. HUDDLESTON:

14          Q     So I'm talking, like, something from  
15     Salesforce, like, customer relations.

16          A     Yeah.

17               I take the Fifth.

18          Q     Did Drive Planning have a chief  
19     technology officer?

20          A     I take the Fifth.

21          Q     Thank you, Mr. Bradford.

22               That's all the questions I have right  
23     now.

24          A     You're welcome.

25               MR. STEPHENSON:  Pat, I don't have any



1 further questions.

2 Pat, are you -- would you like to have  
3 a break or --

4 MR. HUDDLESTON: I'm okay. Okay.

5 MR. STEPHENSON: Okay.

6 Mr. Griffin, you have the right to ask  
7 your client any questions that you might want to  
8 at this juncture.

9 MR. GRIFFIN: Not at this time.

10 MR. STEPHENSON: Okay.

11 Mr. Bradford, that concludes our  
12 questions for you today. We appreciate your  
13 time.

14 THE WITNESS: Thank you.

15 MR. STEPHENSON: Off the record.

16 (Whereupon, at 10:45 a.m., the  
17 examination was concluded.)

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PROOFREADER'S CERTIFICATE

In The Matter of: DRIVE PLANNING, LLC  
Witness: David Bradford  
File No. A-04060-A  
Date: Monday, June 17th, 2024  
Location: Atlanta, GA

This is to certify that I, Kyleigh McGinnis,  
(the undersigned), do hereby certify that the foregoing  
transcript is a complete, true, and accurate  
transcription of all matters contained on the recorded  
proceedings of the investigative testimony.

Kyleigh McGinnis  
Date 7/2/2024

REPORTER'S CERTIFICATE

GEORGIA:

FULTON COUNTY:

I hereby certify that the foregoing proceedings were stenographically recorded by me as stated in the caption, and the colloquies, questions and answers were reduce to typewriting under my direction; that the foregoing transcript is a true and correct record of the evidence given.

The above certification is expressly withdrawn and denied upon the disassembly or photocopying of the foregoing transcript, unless said disassembly or photocopying is done under the auspices of BULL AND ASSOCIATES, INC., Certified Court Reporters, and the signature and original seal is attached thereto.

I further certify that I am not a relative, employee, attorney or counsel of the parties, nor am I a relative or employee of such attorney or of any party, nor am I financially interested in the outcome of the action. This day Monday, June 17th, 2024.

MEG ARMISTEAD,

Certified Court Reporter (B-2011)

My commission expires March 31, 2025